VIRGINIA

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION # 3592/9ZJ4 - SEVERE STORMS, TORNADOES AND FLOODING

Homeowners, renters and business owners in Buchanan, Lee, Russell and Tazewell counties in the Commonwealth of Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, tornadoes and flooding that occurred May 24 through June 26, 2004. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Bland, Dickenson, Scott, Smyth, Washington and Wise in the Commonwealth of Virginia; Bell, Harlan and Pike in the State of Kentucky; Claiborne and Hancock in the State of Tennessee; and McDowell, Mercer and Mingo in the State of West Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing Physical loan applications is August 16, 2004.

The deadline for filing EIDLs is March 15, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION # 9ZH7- SEVERE STORMS, FLOODING AND LANDSLIDES

Homeowners, renters and business owners in Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Jackson, Kanawha, Lewis, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Nicholas, Putnam, Raleigh, Roane, Wayne, Webster, Wirt and Wyoming counties in the State of West Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, flooding and landslides that occurred May 27 through June 28, 2004. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of;

Boyd, Lawrence, Martin and Pike in the Commonwealth of Kentucky; Gallia, Lawrence and Meigs in the State of Ohio; Bland, Buchanan, Giles and Tazewell in the Commonwealth of Virginia; and Doddridge, Greenbrier, Harrison, Monroe, Pocahontas, Randolph, Ritchie, Summers, Upshur and Wood in the State of West Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing Physical loan applications is August 6, 2004.

The deadline for filing EIDLs is March 7, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z20 — SEVERE WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties and independent cities in the Commonwealth of Virginia are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by severe weather conditions that occurring April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Franklin, Northampton, Patrick and Roanoke counties as the primary disaster area. The contiguous counties of Accomack, Bedford, Botetourt, Carroll, Craig, Floyd, Franklin, Henry, Montgomery, Pittsylvania and independent cities of Roanoke and Salem in the Commonwealth of Virginia; and Stokes and Surry counties in the State of North Carolina are also eligible for assistance.

The deadline for filing EIDLs is September 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #3561/9Y40 — SEVERE STORMS AND FLOODING

Homeowners, renters and business owners in the Independent City of Galax and Bland, Buchanan, Giles, Smyth and Tazewell counties in the Commonwealth of Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding that occurred November 18 through November 19, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Pike in the Commonwealth of Kentucky; Carroll, Craig, Dickenson, Grayson, Montgomery, Pulaski, Russell, Washington and Wythe in the Commonwealth of Virginia; and McDowell, Mercer, Mingo, Monroe and Summers in the State of West Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing Physical loan applications expired February 9, 2004.

The deadline for filing EIDLs is September 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Y20 — SEVERE STORMS, FLOODING AND LANDSLIDES

Homeowners, renters and business owners in Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Harrison, Kanawha, Lewis, Lincoln, Logan, Marion, McDowell, Mercer, Monongalia, Monroe, Nicholas, Putnam, Raleigh, Summers, Taylor, Wayne, Webster, Wetzel and Wyoming counties in the State of West Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, flooding and landslides that occurred November 11 through November 30, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Barbour, Doddridge, Jackson, Marshall, Mason, Mingo, Pocahontas, Preston, Raleigh, Randolph, Ritchie, Roane, Tyler, Upshur and Wirt in the State of West Virginia; Boyd, Lawrence and Martin in the Commonwealth of Kentucky; Gallia, Lawrence and Monroe in the State of Ohio; Fayette and Greene in the Commonwealth of Pennsylvania; and Alleghany, Bath, Bland, Buchanan, Craig, Giles and Tazewell in the Commonwealth of Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms, flooding and landslides.

The deadline for filing Physical loan applications expired January 20, 2004.

The deadline for filing EIDLs is August 23, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Y71 -- EXCESSIVE RAIN

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties and independent cities in the Commonwealth of Virginia are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain that occurred from April 1 through August 31, 2003. The declaration designates Amherst and Washington counties as the primary disaster area. The contiguous counties of Appomattox, Bedford, Campbell, Grayson, Nelson, Rockbridge, Russell, Scott and Smyth; and the independent cities of Bristol and Lynchburg in the Commonwealth of Virginia are also eligible for assistance.

The deadline for filing EIDLs is August 2, 2004.

For further information, please call 1-800-659-2955.